

Information to identify the case:

Debtor 1	Donna M Siculo	Social Security number or ITIN	xxx-xx-7432
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-26218-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donna M Siculo
aka Donna M. Zwerin, dba Donna Zwerin-Siculo

12/1/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Donna M Sicolo
 Debtor

Case No. 17-26218-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db
 516995276 +Donna M Sicolo, 196 Bartal Court, Atco, NJ 08004-2260
 +Advanced Call Center Technologies, PO Box 9091, Johnson City, TN 37615-9091
 516995284 +Comenitycapital/bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 517074670 Ditech Financial LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206,
 Westmont, NJ 08108
 516995288 +Encore Receivables, PO Box 3330, Olathe, KS 66063-3330
 516995289 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,
 Omaha, NE 68102-1593
 516995290 +First National Bank, Attention:FNN Legal Dept, 1620 Dodge St. Stop Code: 3290,
 Omaha, NE 68197-0003
 516995291 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
 516995295 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
 516995293 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 01 2017 23:51:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 01 2017 23:51:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516995278 +EDI: AMEREXPR.COM Dec 01 2017 23:38:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 516995277 +EDI: AMEREXPR.COM Dec 01 2017 23:38:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 516995279 +EDI: BANKAMER.COM Dec 01 2017 23:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 516995280 +EDI: TSYS2.COM Dec 01 2017 23:38:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 516995283 +EDI: CAPITALONE.COM Dec 01 2017 23:38:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 516995281 +EDI: CAPITALONE.COM Dec 01 2017 23:38:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 516995285 +EDI: DISCOVER.COM Dec 01 2017 23:38:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 516995286 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 01 2017 23:51:44 Ditech, Attn: Bankruptcy,
 Po Box 6172, Rapid City, SD 57709-6172
 516995292 +EDI: CBSKOHL.S.COM Dec 01 2017 23:38:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 516997648 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516995296 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 516995297 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 PO Box 103104, Roswell, GA 30076-9104
 516995298 EDI: TDBANKNORTH.COM Dec 01 2017 23:38:00 TD Bank, N.A., Attn: Bankruptcy,
 32 Chestnut St, Lewiston, ME 04243
 516995299 EDI: TFSR.COM Dec 01 2017 23:38:00 Toyota Motor Credit Co, Po Box 8026,
 Cedar Rapids, IA 52408

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516995282* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 516995287* +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
 516995294* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 26

Date Rcvd: Dec 01, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lee Martin Perlman on behalf of Debtor Donna M Siculo ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5